DEMOCRACY
&
National Socialism
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Democracy and National Socialism
Foreword

The book is dedicated to all those who, in the faith of our people's new life, have fallen on the battlefield or the home front; also to those who now carry in their bosom the agony of our people's rebirth; and even to the unborn future generations, who await us turning onto that healthy path which destiny has shown to us.

Has any idea in the democracies ever been so publicly and secretly vilified as National Socialism? Everything that even slightly touched upon it was regarded as evil. Anyone who promoted it was branded an enemy of society. Now the situation in this respect has changed. The world struggle currently being waged is at the same time a decisive battle between democratic-liberal "ideals" and National Socialism — between blind selfishness and free competition on the one hand, and on the other, a worldview that serves the common good and the nation as a whole. It is the struggle of labor against money.

It is natural that in such a battle between worldviews, the one with the weaker ideology will lose. A powerful spirit is always able to generate a stronger force, both spiritual and military. Thus, even now, several European democracies have already, in the turmoil of this war, managed to succumb to their democracy — to those weaknesses which this "ideal," lacking any capacity for development, has produced. Why has this been possible? Why has democracy led many nations to fateful catastrophes? Democracy has lost its vitality. The mighty tidal wave of National Socialism is surging forward, conquering ever more ground in Europe. On the European continent, only a few states remain that still base their existence on democracy, regarding it as the only form within which the life of the nation can continue.

When we consider our own circumstances, we must note that National Socialism has still been a virtually unknown concept to our people. This is because that powerful ideology has been deliberately explained to our people in a completely false light by men of the old orientation, and in most cases nothing was said about it other than that it is the blackest form of dictatorship.The current great political events have brought about a major change in this respect. The brotherhood in arms with National Socialist Germany has familiarized our people with the Germans. More and more individuals have begun to approach National Socialism in an entirely different way. The pressure of healthy development is already beginning to be felt.National Socialist literature has also been published in the Finnish language. This has had the effect that now every Finn can acquaint themselves with this ideology, and the smearing of this ideology can no longer have a very great impact.

The book at hand aims, in its own part, to awaken interest in National Socialism. In it, democracy and National Socialism are compared to each other in an easily understandable way. These comparisons will be continued. This Part I, which is now being published, deals with some of the greatest differences between democracy and National Socialism. These, however, demonstrate how the ideological foundations of the two are direct and stark opposites of each other.Finnish reader! Take this book in your hands without prejudice! Read it and judge it for

yourself! Weigh the value of the life that democracy offers — and which you have experienced — against what National Socialism contains and how this powerful ideology has, in a short time, raised Germany to an unprecedented position both economically and spiritually. We have been told that National Socialism does not suit Finnish thinking. Yet the truth is quite the opposite. National Socialism is precisely that which the Finnish people have created in its purest form and given birth to in its deepest sense — in its Kalevala, in its spiritual struggles, in the field of economic life, and in its centuries-long battles with fire and sword against its eternal enemy, the Russian.

Freedom

In Democracy

In democracy, freedom has been turned into a catchword and an ideal. People even speak of unlimited freedom, which is supposedly bound only by laws and regulations created through compromises and negotiations between political parties. In democracy, alien spirits and foreign ideas are allowed to flourish freely among the people. This is why international ideologies and forces have found fertile soil in democratic countries. Individuals have the right to jump the queue and profit at the expense of their neighbors and their labor through the power of money. Whoever succeeds best in this is given prestige.

When the life activities of both individuals and the entire nation are tied to money, freedom becomes different for different people. Freedom in life belongs first and foremost to those who have money. With the power of his money, he has the right to step on others' toes. The freedom of the ordinary individual, by contrast, is highly questionable.

Just as money in democracy binds private citizens (turning them into servants of money), so too do international forces bind entire nations to themselves through international loan capital. They shape those nations' thoughts with the power of money to suit their own purposes, and even more so, turn them into pawns in their game. The state and the people become subordinate to these forces (plutocracy, the rule of money).

In National Socialism

National Socialism does not recognize unlimited freedom. The interests of the national community and one's neighbor bind the individual. He has no right to prey upon another. National Socialism acknowledges the laws of nature.

Just as in nature individuals succeed only by strictly following a predetermined course of life (plants, animals), so too in a National Socialist society individuals must, under the laws of life, follow the demands of the common good. Solutions are not provided by ballots, but by competence. Any alien spirit, or the worship of internationalism, is out of the question. National Socialism does not take international loans. It builds its economy on the foundation of a national monetary system. It always has money available for creative work.

The state is the master of money, and no entrepreneur will lack credit as long as he produces goods that the people need. Thanks to the national monetary economy, society is independent

of the power of money (plutocracy). Likewise, the individual is not bound to the rule of money. National Socialism does not particularly emphasize freedom, because the individual is a member of the national community and bound to it. As a servant of the whole, the individual remains completely free. In the same way, the nation, independent of international plutocracy, can resolve its own internal affairs.

Responsibility

In Democracy

A society built on free competition, where the individual is not bound to the whole, inevitably becomes fragmented. Larger and smaller groups emerge that, under the guise of freedom, can live at the expense of other people. The stronger such a group is, the better it can exploit the helplessness of the weaker.

The individual is bound in his or her actions only by the requirement not to break laws and regulations; otherwise, all means are freely available. The main thing is to achieve a result that increases the individual's material value. The individual bears no responsibility to anyone. The situation becomes even more wretched when it concerns a public position and its holder. In a democracy, one is only in exceptional cases held accountable for mistakes made. This complete lack of responsibility is particularly evident in the political sphere. Consider, for example, parliament: to whom is it accountable for its decisions? Are not the outcomes often born quite randomly?

Members deliberately stay away from sessions, thereby deliberately avoiding even moral responsibility. It is said that the government must enjoy the confidence of parliament. When the government makes a mistake, it receives a vote of no confidence from parliament and resigns. In other words, parliament officially absolves the government of responsibility when it has done something parliament considers wrong. The principle of responsibility is an unknown concept in democracy, both in the private and in the public sphere.

In National Socialism

In a National Socialist society, the individual is linked to the whole. He is a member of it and obligated to perform a designated task. Society creates the conditions for all economic and spiritual activity, but it also demands that every person serve the national community. Even in the private sphere, the individual is obligated to serve the whole. He must not gain advantages at the expense of others.

His personal success depends on the extent to which he is able to benefit the whole. Production, consumption, spiritual and economic activity are all tied to the whole and organized with its benefit in mind. Unhealthy or immoral activity is out of the question. Naturally, the actions of those holding public positions are bound even more tightly to the whole. Every officeholder has decision-making authority within certain limits, but he is also fully responsible for his actions to his superiors.

Whether the position is higher or lower, competence and responsibility are always required. Only the cultivation of these qualities guarantees the individual's personal success. The duty of all to serve the whole, and responsibility for one's actions, are among the most important cornerstones upon which the strength of National Socialism is based.

The Realization Of The Will Of The People

In Democracy

Anyone who has coldly followed our public discourse — both spoken and written — in recent years, has been able to note that its main objective has been the preservation of "democracy" ("popular rule"). And what is this popular rule? Citizens are allowed once every three years to vote for candidates designated by the party machines for parliament, or once every six years, on the same terms, to participate in the presidential electors' election. After that, the people's official influence ceases completely. The elected men in Helsinki fall under completely different influences. Personal goals now loom on the horizon: committee memberships, positions on the boards of major central organizations, official posts up to the level of director general, and for some even ministerial seats, etc.

Everyone is prepared to adapt to whatever money and our current international financial system demands (plutocracy). No one dares to stand against this. Some, however, still remember their own home region. There they would like to secure a highway, a railway, a station, or some other fairly large institution, which would raise their own personal value alongside personal gain. Is this how the will of the people is realized? There have been countless delegations that have rushed to speak with parliamentary groups and those in power to present their needs. When have they ever come to express their gratitude and trust in the "chosen ones of the people"? "Popular rule" is indeed realized in this way — but are the will of the people and the benefit of the whole being realized?

In National Socialism

The guiding principle in all leading organs, according to National Socialism, is the safeguarding of the benefit of the whole. And how is this realized in practice? National Socialism does not accept mere formal qualifications. The goal of the farmer, the owner of a private enterprise, and the leader is the success of the enterprise. He hires and dismisses his assistants according to how well they are able to promote the success of the enterprise.

In the same way, in a National Socialist society, a public position is attained and maintained solely on the basis of competence. The officeholder has decision-making authority in the matters under his care. But he also bears responsibility. Contact and influence between the lower and upper levels is continuous. There are no disconnected elements created by elections that are accountable to no one (see the principle of responsibility separately). If discontent arises at the lower level, the officeholder's position is immediately called into question.

Even from the standpoint of his own interest, he has every reason to maintain the closest possible contact with the people. There is no bypass or shortcut through which even a completely incompetent person could, by means of artificial and random circumstances such as general voting, leap to the highest positions. Therefore, no one has any reason to build their future on anything other than developing their own competence.

Money also has no possibility of arranging positions, because society is the master of money. The individual's own interest also demands that he strives to serve the people, for only in this way does his own value rise. The entire spirit of society is the worship of the benefit of the whole, which at the same time is the realization of the will of the people.

Economic Life

In Democracy

Economic activity is built on the foundation of free competition. Everyone does and produces what they, taking into account their own personal abilities and opportunities, believe will benefit them the most and yield the best return on the money they have invested in the enterprise. The benefit of one's neighbor does not come into consideration. It is equally natural that free competition leads to speculation on the labor of workers. Ruthlessness in this regard produces the best results. The materially stronger have the greatest chances of success. A natural phenomenon and consequence of the above in democracy is the fragmentation of economic life, economic crises, slumps and booms, strikes and lockouts. The great masses of working people suffer the most from these, while the ruthless speculators and speculative loan capital profit the most.

The winners receive a position of authority under the shield of democracy, while the fate of the workers is one of constant uncertainty. It is no wonder that in such conditions, unemployment and economic crises are artificially and deliberately created, because they benefit certain groups handsomely. Democracy offers full freedom for ruthlessness in economic life and provides no protection for the labor of working people—let alone building the economy to serve the nation as a whole.

In National Socialism

Economic life is organized to serve the whole. Its task is to satisfy demand — in other words, its purpose is to produce the goods that the people need, and in the quantities they require. Money is a tool for work, and the greatest possible profitability of loan capital must not in any way determine what productive activity is maintained.

Instead, the needs of the nation as a whole completely decide the matter. Speculation is and must be out of the question, when work is protected and held in honor, and when money does not determine the value and success of the individual. Strikes and lockouts are also not possible, because the highest law of economic life is the common good, which binds the employer and the employee equally.

Organizing economic life to serve the whole ensures that economic crises, booms and slumps are not possible. Unemployment — the greatest curse of working people in democracy — cannot arise, because in a National Socialist society there is always work and never a lack of money for performing creative labor. From the above it also follows that the freedom of the individual is bound by the benefit of his neighbor and the whole. His value and personal success depend on the extent to which he is able to serve the whole.

Work

In Democracy

In a society where the power of money reigns, money naturally becomes everyone's goal. It brings power and glory. This has led to an endless struggle between work and money. Whether it is physical or mental labor, everyone's aspiration is the same: money, for which people race against one another. In this competition, no means are spared; people coldly thrust their elbows into their neighbor's side as long as it leads to results.

Ruthlessness claims victory. Those who fall behind due to humaneness or weakness feel themselves marginalized, their strength and work undervalued in society. These are the people to whom life has shown its ugly side. They are the ones whose labor is cheap, from whom the money power reaps the greatest profits, and who are easily incited against other social classes.

These vast masses on the margins of society are primarily exploited by international dark forces—money power, Jewry, Marxism, Freemasonry, and the like—by creating irreconcilable contradictions between different social classes. In doing so, they prevent citizens from engaging in healthy, independent thinking and from finding the path on which the people as a whole can become united. In democracy, the great masses of citizens will thus always be at war with one another, and their work will constantly be exposed to plunder.

In National Socialism

In a National Socialist society, work and its value are built on an entirely different foundation. Society needs the work of all its citizens. No one’s labor is so cheap that society could not use it usefully. The value and honor of society depend on how highly even the humblest individual’s work is valued.The significance of the individual to society, in turn, depends on how well he is able and willing to serve the national community as a whole.

Thus, money is not what raises the individual’s value — it is the work done for the common good. Every individual must feel that he belongs to the whole, and that if his work is missing, a gap is created from which the entire community suffers. This feeling creates joy in work, which is impossible in a money-dominated society. This joy in work, in turn, gives rise to a spirit that serves the community, a sense of unity, and the strength of the nation.

In a national community where everyone feels they belong organically and believes that it guarantees life and a future for themselves and their descendants, alien forces that tear society apart cannot gain a foothold. In a National Socialist society, the citizens’ work cannot become

the object of plunder, and there is no struggle between work and money. The guarantee for this is that the value of the individual is built according to the services he has rendered to the whole, and that there exists no supranational financial power — the state is the master of money and the entire monetary economy.

Unemployment

In Democracy

Democracy and free competition! Society must always have a certain minimum number of unemployed in order to keep wage levels sufficiently low. When you add to this the fact that in liberalism the main goal and guiding force is money, we are faced with the very foundations upon which the economic life of the current ruling system is built. It would be unnatural if a system based on these principles could eliminate unemployment. (We are not talking about the present moment, when we have war.)

Since free competition functions best precisely when there are many unemployed and wages are low, it would be absurd to think that there would be any real desire to permanently eliminate unemployment. A typical example of democratic free competition is America, which currently has 10 million unemployed. Unemployment breeds deprivation and misery. This then creates an opportunity to practice charity and relief work — to build, for example, the finest municipal homes and hospitals in the Nordic countries — with the money that free competition has "blessed" its "resourceful" practitioners with. In this way one can earn the title of a benefactor in society.

Social prestige accumulates on top of the wealth that money alone has already provided. In this respect, it makes no difference whether we are talking about capitalist cooperation, Marxist activity, or private entrepreneurship. The goal of all of them is to earn money and power. And power and positions, when used "prudently," further increase the flow of money and — prestige. A system that is built on free competition and on money earned by ruthlessly exploiting it cannot eliminate unemployment, because doing so would go against its very spirit and its accepted methods of operation. The lot of the working people will always remain, looking to the future, dependent on chance and vulnerable to fluctuations.

In National Socialism

The value of society is determined by the living conditions of its humblest individual. In a National Socialist society, the common good is the supreme law and service to the whole is everyone's duty. When life is built on such a foundation, unemployment is out of the question, for it would be a disgrace to society.

Money as such does not create value; what matters is how and to what extent one is able to use one's money and property in the service of society. The use of money for the plunder of others' property and labor is not possible. National Socialism does not compete over the best sanatoriums or the greatest acts of charity. The smaller the need for such things, the greater the value of society. It is a shame to society if the lives of individuals or certain social groups depend on charity; this should only come into question in exceptional cases.

The goal must be a healthy, vigorous, satisfied working people who live from their own labor. There must not be a single family in society that suffers want and distress through no fault of its own. In a rich country like Finland, the elimination of unemployment and the resulting deprivation — when guided by a healthy spirit and goodwill — is merely a matter of organization. Under National Socialism, as a healthy member of the new Europe, we can support many times the current population we now have.

A people whose life depends on alms even in part can never, at least in that respect, achieve a sense of security and joy in life. National Socialism has made it clear to itself what enormous significance there is in the working person feeling that his own future — and even more so that of his children — is secure and assured. This binds him to the community, which is able to guarantee full value for his labor and that of the rising generation.

The Worker

In Democracy

In a democracy, the worker is an individual who perhaps feels more alienated than any other citizen. Poorly paid, he sees the work he performs as nothing but a necessary evil that he must do in order to survive. When, in addition to this, there is a general tendency on the part of employers to undervalue the worker's labor, and society has not been able to bind the worker to itself in any way or prevent the plundering of labour, it is no wonder that the worker — in accordance with the general spirit of the system — has become susceptible to international Marxism and similar agitation.

When and where has democracy ever practically solved the matter so that there would not be a single willing worker left unemployed, nor any underpaid employee? The great democracies, England and the United States, with their permanent millions of unemployed, stand as the coldest witnesses to this. Freedom to undervalue and plunder labor, strikes, lockouts, and unemployment are democratic phenomena. Proof of this is our own workers, who over many decades have suffered and been broken. When has a strike or lockout ever been resolved in a healthy manner in our country?

Even in the best cases, has it not always resulted, after many rounds of mediation, in nothing more than a temporary compromise — until the moment arrives when the conflict can once again flare up into open battle? And so it will always be when solutions are based on compromises and haggling rather than on the healthy demands and clear rules of the whole. The worker in a democracy is always exposed to the cold plunder of money, not to mention that he should feel joy in his work and feel that society guarantees him and his rising generation a secure livelihood. In a democracy, industrial peace is not secured.

In National Socialism

One of the first demands of National Socialism is that there shall not be a single unemployed person in society, nor any underpaid worker. Moreover, every individual must, according to their abilities, perform physical or mental labor. Only that community deserves the name of a true

society which is capable of creating conditions in which every person feels they belong to the whole and fulfills their duty to that whole through their work. They feel that this society is the only one that both wants and is able to care for them and to guarantee a secure future for their rising generation. In a society where a national monetary economy prevails, there can be no question of leaving the worker exposed to the plunder of money, for the National Socialist society is itself the master of money.

The worker who feels he belongs to a society that takes care of him, and who knows he is fulfilling a task as a member of the whole — a task that serves the whole — experiences joy in his work and voluntarily binds himself so tightly to society that no internationalist doctrines can poison his soul or disturb the balance of society. No labor disputes can or may arise, because there exists no financial power above the state, all work is secured and held in honour. Every citizen, whether working in any field of mental or physical labour, knows himself to be obligated to serve the whole. National Socialist society and the workers feel they belong inseparably together. The worker has the honourable duty to serve the whole and, through his labor, to produce goods that are free from speculation and which the whole necessarily requires. In a National Socialist society, industrial peace is always guaranteed.

The Farmer

In Democracy

In democracy, financial power, under the right of free competition, binds the farmer — like all other citizens — to itself. The farmer stands in a certain relationship to financial power, but his relationship to the national whole is weak or non-existent. The farmer does not constitute a professional estate that the national community has created according to its needs. Instead, the farming population has been shaped into what financial power and its assistant, party power, have moulded it to be in their own selfish interest .

The main task of the great masses of farmers, under conditions shaped by financial power, has become to accumulate enough to satisfy the high interest rates and other demands set by money. Under such circumstances, there can never arise any certainty about the permanent profitability of agriculture or about the farmer’s ability to remain on his land .One need only consider the past couple of decades! What uncertainty and vagueness have prevailed — and still prevail at this very moment! And the organisation of agricultural leadership and guidance serves as a textbook example of what it must not be if one truly considers the interests of agriculture and the people.

Separate organisations, associations, committees, boards, councils, and even an endless number according to party colours and different size classes! All of these compete with one another, and are even openly at war with each other. And above all of them stands money, which in precisely such chaotic conditions has the best opportunity to earn and maintain its position of power and to bind the farmers to itself. In these conditions, the farmer cannot become independent nor a servant of the whole.

In National Socialism

60% of our country's population consists of farmers. Agriculture is our nation's main livelihood. The farmer constitutes the backbone of our people. Furthermore, while the population in cities and commercial centres has declined alarmingly, the farming population — despite its difficult conditions — has continued to serve as the renewer and increaser of our nation's blood. National Socialism fully recognises the inestimable importance of a healthy, vigorous farming class for our people. Therefore! The farmer must be given the right and the honourable duty of feeding the Finnish nation. Agriculture must be established as the foundation of our entire economic life. Its success must not depend on artificially created economic cycles.

Society must create the conditions so that a capable farmer can remain on his land and continuously produce new farmers who feel they belong to the whole as its servants and indispensable contributors, and who are able to carry out the honourable task assigned to them. The practice of agriculture must not be dependent on money. Its extent shall be determined solely by the needs of the national community and by natural conditions, which in our country are fully sufficient to support a population many times larger than at present.

The National Socialist idea of service to the whole, together with our national monetary economy — which provides cheap and adequate credit — is well able to organise all of this. It is only natural that the organisation guiding agriculture must operate under a determined, responsible, and unified leadership. Under such conditions will arise an independent and vigorous Finnish farmer, who with joy fulfils the honourable task set for him by the Finnish national community: feeding the Finnish people.

The Civil Servant
in Democracy

A system in which supreme power belongs to money — which everyone serves — creates un-independent civil servants. The democratic official receives the highest marks when he is able to adapt not only to all the regulations and decrees issued for his position, but above all to the currents of thought that prevail in the higher ranks above him. Obtaining a position is not nearly as dependent on competence as on the connections the applicant has with those who decide on appointments. Party affiliation alone is already a highly decisive factor. This applies to lower positions as well, but especially when it comes to genuinely leading or governing posts. In such cases, adopting the political direction of the ruling party is the first condition for advancement.

One need only consider our own governmental machinery. A village school teacher must meet certain qualification requirements, a shoemaker must be a skilled craftsman, the judiciary and many other fields require specific competence — even if connections are an important factor there too. But for becoming a government minister or attaining many other positions of power, the most decisive condition is to profess the colour of the ruling trend.

When blind selfishness and the worship of money serve as the guiding star for those in leading official positions, it is natural that this has spread throughout the entire bureaucratic apparatus,

turning it into a willing servant of money and the system. The civil servant in a democracy is free from responsibility, except in cases of direct violation of the law. To make this freedom from responsibility — especially for omissions and inaction — complete, an endless system of committees and voting has been invented, which simultaneously serves as the burial ground for all unpleasant duties. Thus the civil servant remains merely a servant of the system and of money, while thereby preserving his authority and securing his own future.

In National Socialism

A system in which the common good is the supreme law knows how to set requirements for the bureaucratic apparatus so that this goal can be achieved. National Socialism imposes on every member of the whole the duty and task of serving the national community. It is natural that this obligation binds the civil servant more than others.

He is responsible for performing his duties not only flawlessly on a continuous basis, but also successfully in the spirit of service to the people. A civil servant who bears responsibility also has the right and the power to independently decide on the matters belonging to his position. If he does not possess sufficient expertise to resolve a particular issue, he has the right and duty to obtain it with the help of experts — but he has no right to hide behind committees and ballots. In any case, he is responsible for the decision. It is clear that National Socialism sets different qualification requirements for appointment to office than democracy does.

The individual's ability, character, proven civic fitness, and — naturally depending on the position — the required demonstrations of knowledge are the criteria that determine entry into office. In addition, the civil servant must continuously be a servant of his people. If he succeeds in this respect, he will also succeed in gaining and maintaining his authority and position.

These same principles apply decisively from the lowest to the highest positions. The higher the position, the more strictly these requirements must be observed. National Socialism knows neither party considerations nor the worship of money. It gives the civil servant power and rights, but it also imposes responsibility and duty upon him. Above all, the civil servant is a worker and a servant of his people.

Employer

In Democracy

In a society ruled by money, the employer is just as much a servant of money as the worker. Through the employer, a significant part of the worker's labour goes as compensation to money. All enterprises require money — even money obtained on credit. When taking out a loan, the employer must provide satisfactory collateral and collect names and other assets convertible into money as conditions for obtaining the loan. The lender cares little whether the intended enterprise is necessary for the nation as a whole; what matters most to him is the certainty of getting his investment back, along with sufficient interest and other compensation.

In the grip of blind selfishness, the nature of the matter leads to the debtor being placed in a certain relationship to the creditor. He is dependent on and bound by this. Hardly any

relationship forces citizens into such humble submissiveness as that of the debtor to the creditor. And the creditor also knows how to exploit his position and possesses the coercive means that blind selfishness creates and that democracy permits in the name of freedom. When, under such conditions, an entrepreneur — an employer, whether bourgeois or Marxist — succeeds in exploiting the worker so effectively that he can satisfy the creditor's, that is, money's every demand, and still have something left for himself, he then adopts the same principles as the lender: money and blind selfishness become the main principle of his actions.

He is ready to selfishly use the power that money and property give him against his fellow man and to the latter's detriment. In this way, the worker falls prey to the employer's exploitation, while the real cause of the conflict — money, its international nature, the spirit of blind selfishness created by free competition and accepted by democracy — remains unnoticed and untouched in society. The struggle between employer and employee remains permanent. Social democracy also builds all its activity on this struggle.

In National Socialism

The employer is, in the same way as the worker, a servant of the national community as a whole. In a National Socialist society, a national monetary economy prevails. The purpose of a business is to produce goods of the kind and in the quantities that the whole community can make use of. The organisation of labor is the complete guarantee of this. In a National Socialist society, there is always sufficient money available for productive activity that serves the whole, and it does not depend on whether the entrepreneur has names or other assets convertible into money to offer as collateral.

Need and the entrepreneur's personal qualities decide the matter. Lending is thus based on completely different grounds than in a democracy. And as long as the enterprise successfully satisfies the needs of society, sufficient credit is available. Private property rights remain inviolate, but they must not become a means of power at the expense and to the detriment of the community as a whole.

The industrialist must receive compensation for his work just as well as the worker, but money and property must not mean power and privileges, but rather greater responsibilities towards the community. The worker feels that the employer is bound by the same obligations to society as he is. Both are servants of the national community, and the value of both in society depends on the extent to which they succeed in this service.

The employer is fully aware that if he tries to misuse his position, it happens at the expense and to the detriment of the whole. National money does not serve as an instrument for such an enterprise, and such an entrepreneur has no place in a National Socialist society. There is no conflict between employer and employee. Both are and remain servants of the national community. In the National Socialist system, there is no overproduction, different industries do not oppress one another. There are also no rises or falls in prices, while unemployment is an unknown concept.

Intellectual Work

In Democracy

The driving force behind intellectual work is, in the main, money. In a democracy, money changes the very nature of intellectual work — which should primarily be creative — into something else. Its practitioner becomes a servant of money. What is created is whatever brings the highest payment. Money directly dictates the direction of all intellectual work. If it concerns intellectual work in the field of practical life, one can still understand it, given the rule of money that prevails in democracy. But the situation becomes truly disastrous when money dictates even in purely artistic work.

Consider, for example, literature, painting, drama, music, and so on. Isn't it decisively money that determines what is produced, what is presented, and how it is presented? Only very few writers, painters, composers, actors, etc., dare to defy the so-called public taste shaped by money and the spirit of airy liberalism, and instead create works born from their own inner creative will. If such a person does appear, free competition (the rule of money) makes sure that his place is not in the front row, but in the back rows — in poverty and misery. And what about criticism! Where is the critic who is not susceptible to money, and where would he generally have the opportunity to make his voice heard unless he is willing to criticise according to the dictates of money — not to mention having to take political currents into account?

The most wretched thing is that this servitude to money has spread even to the field of science. It cannot be claimed that, for example, our historical research and other scholarly work has produced purely objective results solely in a Finnish-national spirit; rather, the colour of the creation has been influenced by money and the spirit of the age shaped by it. Thus, even the cultivation of the spirit is, in this system that idolises freedom, completely without freedom and bound to money.

In National Socialism

The driving force behind intellectual work and creative work must be inner passion — an inner command to create something that honestly serves and benefits one's fellow man, the common good, and the national community as a whole. In a National Socialist society, just as an individual's practical activity is service to the whole, this must be even more true of the cultivation of the spirit and intellectual work.

It is natural that the intellectual worker also needs money to live and that his livelihood must be secured, but this must not determine the direction and quality of his creative work, nor should artificially created contradictions of life do so. Above all, the creative worker must strongly feel the great importance of the national community and his duty towards his people. He, if anyone, is a servant of his nation.

What a revolutionary effect it would have in the fields of literature, art, and science if creative cultivators of the spirit, freed from the rule of money and serving only the whole in a Finnish-national spirit, could freely create their works according to the command of their own inner creative spirit. Before long, we would see the emergence of true servants of the people —

cultivators of the spirit — who would transform the entire spirit of society and bring about a change in moral concepts.

This would be the exact opposite of the current morality that serves selfishness and money. Its defining characteristic would be service to the national community. Even more is demanded of those who appear as critics than of private cultivators of the spirit. It is they, above all, who must be free to voice their criticism for the benefit and on behalf of the whole. National Socialism does not hold freedom as an ideal, but it turns the cultivator of the spirit into a servant of the national community and a free worker.

Property Rights

In Democracy

A system in which the individual's complete freedom of action has been elevated almost to the status of an ideal also intensifies the individual's right to the use of property to virtually unlimited degrees. In democracy, money is everything; its power is virtually boundless. The same applies to property. Everyone is entitled to do whatever they want with their own property. The greater the property, the greater the individual's power and the higher their status. The individual retains his halo even when he uses the power conferred by that property to plunder another person's labor and assets.

It is permitted for a materially strong individual to exploit the weaker one's distressed position — even to destroy him entirely — without any regard for the possibility that the latter may actually be more useful to society than the former.

The plundered property and the greater power it generates can thus be used even more extensively in ways that run counter to the interests of the whole. In times of crisis, such as the present, some restriction on the exercise of private property rights may be accepted as an exception, but even then only halfway. The highest democratic authority itself is left untouched. A system that builds life upon the omnipotence of money and property can never produce a cohesive, unified, and strong society.

In National Socialism

Money is not a factor of power in the National Socialist society. Nor is great property as such. The individual's right to property remains inviolate, but it must not become a means of power, nor may it be used to the detriment of one's neighbor or of society at large. In contrast to democracy, National Socialism holds that material goods in the hands of the individual have value not merely on account of the individual himself, but primarily on account of society. What value do goods, houses, estates, or the products of large and small industries have if there are no citizens who need them in their lives, and no society — even an imperfect one — that creates the conditions for their use and thereby for their value?

Greater property does not as such bring greater power or the right to use it in any way one pleases. The more material wealth an individual possesses, the greater the obligations it imposes upon him toward society. Since, according to National Socialism, the individual is a

servant of the whole, it is natural that property must not be used against one’s neighbor or against society, but must itself serve the common good.

The value of the individual as a property owner depends on how effectively he can benefit society with his property. The greater the wealth and position, the greater the responsibility. National Socialism recognizes private property, but it also understands the need to obligate the individual to use his property for constructive, positive work that builds up society.

Pension And Insurance Institutions

In Democracy

One of the most depressing feelings a person can have is uncertainty about the future. Even a healthy, able-bodied family man looks gloomily toward the future if he has no certainty of livelihood for himself and his family. It is many times more depressing when the question concerns approaching old age, when both mental and physical strength have almost completely dried up.To secure old age, democracy has created the following most important means:

**General welfare (municipal homes)*
**Assistance funds,*
**Savings,*
**Pensions,*
**Insurance institutions.*

Depending on the spirit prevailing in democracy, a person who spends his old age relying on general welfare is viewed with pity. He is more or less a burden on his fellow human beings, and therefore all the resources used for this have received the official label "poor relief costs." This is only natural, for a system that, as a natural phenomenon, requires a certain number of unemployed "poor" people must also, as a direct consequence, require "poor relief." And the scale of these depends on people's sense of pity.

Assistance funds have arisen through mutual activity, in which workers in a specific field have united to secure their old-age days. In democratic society, great emphasis is placed on saving. Admittedly, this has led large groups of people to deposit their money in banks, and over the years these have accumulated considerable sums that ease life in old age.

For its permanent officials, the state pays a certain pension as security for old age, as do some larger businesses. Here, life insurance institutions are also advertised as security for old age, although not a single life insurance company has yet been founded in that sense. Instead, all have been established with the purpose of making money — and they have been excellent in that regard. One need only consider that life insurance companies make their best profits from expired policies — that is, precisely when the insured person most needs support, the company benefits most from his distressed situation.

After all, there is free competition! Outside of these and without access to them remains the vast majority of citizens. And when one thinks about it more carefully, even those covered by the

security created by democracy do not nearly 100 percent receive what they once had every right to expect. Assistance funds, savings, pensions, and insurance institutions secure old age, but only on the condition that the value of money remains truly stable, the same as on the day it was invested. Otherwise, the seeker of old-age security suffers injustice. Practical examples from our own country in this regard give a clear picture of the matter. Thus, democracy and free competition can never organize reliable old-age security, for that would be contrary to the spirit of the system.

In National Socialism

National Socialism imposes on citizens the duty to serve the whole. It demands that every individual must, according to their abilities, perform mental or physical work, with the common good as the supreme law. In return, it knows how to secure a safe old age for everyone who has fulfilled their duty. Knowing this, the individual feels they belong to a society and a national community that safeguards their life.

No solid cohesion or healthy society can emerge without the certain knowledge that old age, motherhood, and the lives of future generations are guaranteed. National Socialism does not create a form of general welfare based on pity and charity. Every worker is entitled to old-age security. It therefore belongs to their rights and must not depend on the goodwill of others. The resulting costs are not "poor relief expenses," but a debt of honour towards old age. General welfare institutions are not the goal.

They must be reduced to the absolute minimum. Assistance funds, savings, and pensions have full effect only when the value of money remains unchanged. A society deserves that name and value only when it can guarantee its members a steady and stable life, as well as the old-age security that only an unchanging and secure standard of living can provide. The idea that citizens' lives and old-age security can be made the object of free competition and speculation does not belong in the National Socialist system.

Insurance institutions that serve blind private profit-seeking and exploit people's distress are not possible in a National Socialist society. National insurance and old-age security must not be built on private profit and charity, but must be given the forms and foundations that the whole and the matter itself naturally require. National Socialism understands how to bind the individual to society, and it also understands that one of its most important prerequisites is complete old-age security. It is a shame that motherhood and old age — having fulfilled its duty — suffer deprivation in a country as rich as ours.

The National Socialist state places national wealth, labor, and production in the service of the national community. Private profiteering, not to mention party profiteering, is impossible. As a result, the full share of the common good is guaranteed to the individual citizen and family. This cannot even be compared to the corresponding situation in democracy and capitalist-led countries, where the best pieces are first skimmed off the common good and only the remainder is granted to the ordinary citizen. The National Socialist society binds individuals to itself,

determines their duties, but also guarantees life and old-age days to every individual who has fulfilled their duty towards the national community.

Economy

In Democracy

Free competition in democracy also guarantees freedom for money. International high finance has understood the great significance of this. It has become the staunchest supporter of all democratic ideals, including freedom. Shielding itself with these ideals, it has forced itself with its capital among all working peoples in the name of freedom, subjugating labour under its taxation. Posing as a benefactor, it has lent money on certain conditions and against specified securities. In return for the loan, the borrower must repay not only the principal but also interest, and fulfil all other conditions set by the lender. Domestic loan capital operates in the same way. No work can be carried out unless a certain interest and other compensation demanded by money is calculated.

Money has become the decisive factor; it is the goal of everyone. Both individuals and communities and societies bow before it. To illustrate what interest alone means, it can be mentioned that in Helsinki housing rents, well over 50% goes as interest compensation to the capital tied to the property — even if the interest rate is thought to be, for example, 6%. In this way, money has become the decisive factor in democracy — a state within a state. Such is international monetary life, which also appears in our country. It is the rule of money, plutocracy. In a state that is in debt to international high finance — which in turn is mainly under the control of Jewish financiers — all labor falls under the taxation of international money, and the entire life of the nation becomes dependent on it within certain limits. This is one form on which the influence of Jewry over working peoples is based.

In National Socialism

National Socialism binds the individual to the national community. He is not free to do whatever his selfishness desires, but the benefit of the whole determines the limits of his freedom. Money has even less freedom. It is not actually a decisive factor at all; it is merely a tool of labor, a medium of exchange for goods, and a measure of value.

In a National Socialist society, a national monetary economy prevails that is completely independent of international high finance. It does not need to borrow money from outside the country's borders. Nevertheless, it always has money available for productive work, and no work that the people need is left undone due to lack of money. One need only consider Germany's mighty productive life, which did not require a single German mark of international credit.

The National Socialist state creates money for productive work. It is the master of money. It does not need to bow before the power of money, nor ask permission from international high finance when organising work for the working population.

The national monetary economy liberates the state from supranational financial power. Only in free conditions, independent of supranational forces, can the highest law of social life and the national economy — the common good — be realised, and speculation on the labor of the working people prevented. In this way, the monetary economy becomes the servant of the entire Reich. Labor and the people thus become free and can live their own independent lives.

Saving and Money

In Democracy

In democracy we have often heard the phrase: “Save, and it will grow with interest. This way you will secure your future and your old age.” That this exhortation has produced results — citizens have deposited larger and smaller sums in various financial institutions — is not in itself a bad thing. It is a perfectly natural phenomenon, and through this many have eased and perhaps even secured their old age. However, the matter as a whole is not as beautiful as it has been portrayed and believed. The weak sides of free competition and the international monetary economy become clearly visible here. Whoever controls money holds honour and power. This is the golden law of liberalism. Who has been the loudest advocate of saving? Those into whose hands and control money has flowed, and for whom it has precisely produced power and honour.

With the help of money, economic life has been managed with the aims of financial power in mind. Because everyone in liberalism bows before it, it has been possible — and still is — to shape citizens’ opinions and direct politics. Where is the man who, for example, in democracy’s representative bodies has dared to defy the authorities of international monetary economy? He is not to be found in any parliamentary party.

The situation is not improved by the fact that saving also helps the saver, albeit in a limited way. The falling value of money, inflation, and the reality that interest is not paid by credit institutions but by the labor of working people — that is, by the savers themselves — lowers the real value of the stake that savers invest in credit institutions, whose deposits largely come from small savers.This should not be seen as an attack on saving. It is a statement that democracy has not been able, nor is it able, to change the situation or remove the power of money from society.

In National Socialism

National Socialism does not fight against saving. On the contrary, it protects citizens’ savings. It guarantees the value of money and maintains a stable standard of living — these are the first prerequisites for saving to fulfil the expectations that the saver is entitled to demand. National Socialism also ensures that the assets accumulated through saving serve the national community, not financial power and its selfishness.

National Socialism builds society and economic life on the foundation of a national monetary economy. In this system, money is not a factor above the state and the national community; rather, the state is the master of money. National money serves the national community, not private profit-seeking. There is always enough of it available for productive work. In this way, money in private hands cannot selfishly shape citizens’ opinions, determine political direction, or

control the course of economic life. Instead, it too must serve the national community and remain within the channels and forms determined by the national spirit and national state leadership, with national money as its instrument.

When the national monetary economy is able to satisfy the money needs of all productive work, no enterprise serving the people will remain unrealised due to lack of money. Entrepreneurial activity will then focus on creating only what produces real results for the national community, while still providing the entrepreneur with sufficient reward. The possibility that exists in democracy — to speculate with the power of money — does not exist in National Socialism. Thus, in National Socialism, saving does not serve private selfishness.

The savings, while delivering to the saver one hundred percent of the result he expected, serve a productive life that creates only those goods and in the quantities that the people actually need. National Socialism thereby prevents savings from generating power for those who hold them and for blind selfishness, and stops them from being used against the saver himself.

Interest

In Democracy

In democracy, in accordance with the will of international financial life and one could say through the use of organized coercion via credit, money has been made a commodity similar to any other product of productive activity. Free competition, blind selfishness, and deliberately created situations determine the price of this commodity.

Under liberalism, the producer—regardless of the type—determines, by the power of the law of supply and demand, what price he takes for his product. Supply and demand can in turn be arranged according to private selfish interests: goods can be withheld from the market, and on the other hand they can also be pushed onto the market in excess, which lowers prices, while in the former case prices rise.

Speculation is easiest with money because storing it and withholding it from circulation is the simplest, and moreover, in democracy the entire money stock and its use is in the hands and under the control of a few specific small circles. In this way, artificial money scarcity can be created and thus the price of money—the interest taken from the worker's labor—can be raised. The higher the interest rate, the more powerful a factor financial power becomes in society, the more helpless those in need of money become, and the more subservient the worshippers of financial power.

Marxism in democracy has known how to exploit this situation excellently. Even during our period of independence, it has often managed to organize very powerful attacks against capitalists and employers, even though these, in relation to financial power, are just as much sacrificial lambs as the direct workers themselves and equally dependent on that same financial power.

Never yet has a Marxist apostle explained that an employer who enjoys credit is just as much a target for the predation of money as the worker. It is a crime against labor that in democracy, with its liberalism, money and its interest have been made a tool of blind selfish predation. Labor can thus never be held in honor nor serve the whole, but must instead serve money—whether it wants to or not.

In National Socialism

In National Socialism, money is not a tool of predation. It is in no way comparable to an ordinary product; it is merely a medium of exchange, a suitable intermediary for that purpose. It must be completely separated from the products of productive life. In the national monetary economy that prevails in National Socialism, money does not follow the dictates of international high finance; it is completely independent of it. In a National Socialist society, money is always available for all creative work that serves the needs of the people. Money in private hands cannot, as in democracy where money holds a monopoly position and is in private control, blindly determine its own price.

For the national state leadership, in whose hands and under whose control the national money lies, can through its intervention—by directing credit to necessary creative work—prevent the blind profit-seeking and speculation of private money. Private money thus cannot prey upon labor, nor should it in a healthy society. The quantity of national money is not dictated by financial power at home or by international high finance, but by the needs of national creative labor. And it is not private financial rulers who decide on those needs, but the national state leadership that serves the national whole.

In a National Socialist society, producers cannot speculate with their products as they do in democracy. National money is such a force in the hands of the state leadership serving the whole that it can, by its power alone, easily compel a producer who does not serve the whole into line. Similarly, in a National Socialist society, by granting credit only where it is necessary from the standpoint of the whole, the entire productive life can be directed solely toward serving the needs of the people. The machinery that guides productive life—even if it is primarily in the hands of productive life itself—cannot deviate from the path that the national state leadership, with its national money, indicates for production in accordance with the benefit of the whole. What then is the price of money, the interest rate, in the national monetary economy? It is determined by the benefit of the whole and by monetary-technical considerations. It varies across different sectors.

Agriculture in our country cannot pay the same interest as, for example, highly developed industries. The needs of the whole and the possibilities of production determine the price of money in different sectors. Only under a national monetary economy can labor be held in honor, and both employers and workers alike are obligated to serve the national whole—not money.

The Price of Money and the Production of Commodities

In Democracy

When discussing interest, it was already shown how the control and price of money are dependent on certain circles—on financial power. These circles determine the price of money according to what is advantageous to them in different situations. When productive life serves money, it is natural that the price of money does not depend on which branch of the economy is in question and what it is able to pay, but rather on what money can generally demand at any given time. Credit is given to those who can offer the lender the best guarantees and who can demonstrate that the money in their hands can satisfy the goals that the owner of the money pursues.

Wherever financial power exists, interest is generally high. It is claimed that the price of money must be kept high, for example, because there are always credit losses when businesses collapse—even though guarantees are demanded many times greater than the size of the loan. No one wants to see that it is the democratic system, blind selfishness, and above all financial power itself that create economic crises. International financial life both permits and promotes overproduction at times and underproduction at others. In this way, it is easy to control the economy and selfishly manage the question of interest.

We remember how, during the last decades in our country, many useful branches of the economy have failed to emerge due to the lack of money or its high price, even though they would have been extremely necessary from the standpoint of the national whole. On the other hand, in many sectors we have produced far too much.

Rational agricultural reforms, increasing and diversifying agricultural production, developing the wood industry, building a nitrogen factory, constructing power plants on the rapids and connecting their energy into one unified system—all these still await a national monetary economy to achieve a solution favorable to the people. Thus, as long as financial power rules and determines the price of money, an economy can never emerge that produces exactly what the needs of the national whole require, nor can branches of production receive credit at a price that the different sectors of productive life are able to pay while serving the people.

In National Socialism

In the national monetary economy, the price of money and the extent of credit are determined by the carrying capacity of the different branches of productive life. It should be remembered that the control of money and the granting of credit are then in the hands of the national monetary leadership that serves the people. If the creation of production that the people need is in question, credit is available for it.

Its price is not determined by the general interest rate and free competition; it can even be given almost interest-free if the productive capacity cannot bear more. On the other hand, a higher price for money can be charged to those whose carrying capacity is greater. In democracy the

situation is the opposite. The greater the profit a branch of production yields, the lower the interest rate.

Production operating under difficult conditions—often absolutely necessary from the people's point of view—has difficulty, or even finds it completely impossible, to obtain credit, and if it does, it is at a very high price. Agriculture and the industrial branches serving it, for example, have languished in our country due to the lack of credit and the high cost of money. Agriculture cannot pay the same interest as many prosperous industries. Just consider that a farm starting its operations with expensive credit cannot be competitive alongside old farms that no longer need credit—let alone compete with industry in paying interest.

Agriculture is our main livelihood. Its success must be secured, and it must not be dependent on money. National Socialism, through the national monetary economy, arranges the necessary credit for agriculture at low cost.

Our food supply situation would be entirely different at this moment if agriculture had been supported by national money and guided by the spirit of National Socialism. National Socialism generally keeps the interest rate on money low. It ensures that the standard of living remains stable, producing only what the people need and in the quantities required. The stability of economic life and the investment of money in a way that serves the whole guarantee that no credit losses arise. Money serves labor, not the other way around as in democracy, where labor serves money.

Wage Level

In Democracy

In a society where free competition prevails and where the purpose of economic life is to produce the greatest possible profit for the entrepreneur, the wage level cannot be even, but depends on the situation prevailing in each sector. The size of wages is determined by the law of free competition. When there are few workers available, wages must be raised; when there are many workers, wages are pushed down.

The emergence of situations that affect the wage level depends on certain factors. Those circles that control money can, through the power of money—by releasing more or less of it into circulation—create at will either downturns or upturns in the labor market, producing either too much or too little. By keeping productive activity unstable in this way, it is easy to control the economy for their own benefit.

In a system where free competition prevails, it is natural that there is a constant conflict between employer and employee. The worker's ultimate means of obtaining a wage increase is a strike, while the employer's countermeasure is a lockout. This leads to major wage struggles that are harmful to both workers and employers, and above all to the whole of society. Even then, balance is achieved only momentarily. The labor dispute begins again from one side or the other when a suitable opportunity arises. In the opinion of those who pay wages, an excessively high

wage level can also be conveniently lowered by raising the prices of goods. This in turn creates a new reason to demand wage increases. The race between wage increases and price increases of goods is a phenomenon that, for the great masses of workers and for society as a whole, creates economic hardship, bitterness, and may even lead to social unrest. A stable and even wage level is one of the most important external signs of an orderly society.

In National Socialism

In a society where all work serves the national community as a whole and where the purpose of economic life is to produce only those goods and in the quantities that society needs, it is natural that the wage level is stable and even. Regardless of whether there is more or less work available, the wage level in different sectors must remain in a constant relationship to the standard of living, and the wages in different sectors must be in proper proportion to each other. In National Socialism, the state is the master of money, so situations harmful to society that are created by selfish speculation cannot arise.

Nor can external factors outside the realm interfere with the matter. Strikes and lockouts are unknown in a National Socialist society, because the entire machinery of society is built on the basis of law: the benefit of the whole is above everything. In such a system, even the smallest conflict—for example, regarding wages or dismissal—creates friction that is felt throughout the entire structure of society and which requires the conflict to be resolved immediately.

Stability of wages and living standards are fundamental prerequisites for an orderly society. In a country like ours, where the main livelihood is agriculture, this must form the basis for the entire economy, and thus also for the wage level. Whatever branch of productive life is in question, it must be in a completely determined relationship to the wage level that prevails in the sector of the country's main livelihood.

In a National Socialist system, such conjunctions cannot arise where one sector, operating under favorable conditions, can—with raised wages—attract labor from another sector that produces goods satisfying the people's needs. Under a national monetary system, all such attempts can easily be prevented. The prerequisite for all of the above is, of course, that the machinery of society is guided infallibly by a spirit that serves the national community as a whole.

Rent Level

In Democracy

In a system whose driving force is free competition and blind selfishness, the rent level is disproportionately high. One does not need to look further than our own capital to feel the heavy burden that rent represents in family expenses.

One often wonders how families, for whom rent constitutes one third or even more of all their expenses, can manage to get by. People whose work requires them to live in large cities are forced to pay whatever rent free competition and blind selfishness demand. The main reason for the high rent level is money and the compensation it requires — that is, interest. International

finance does not consider which sector it is taxing with its interest. The main thing is that the investor receives the highest possible return on the money. The fact that a city resident must live in the city has no bearing on the matter. He is permitted to pay whatever rent free competition and a “good” entrepreneur are able to extract.

Two main factors are at work here. The more important is money itself, which claims the largest share of rental income. The second is the actual enterprise — the compensation demanded by the entrepreneur. When taking out a construction loan, the entrepreneur is forced to pay high interest to the lender and naturally passes this burden on to the rent payer, adding his own entrepreneurial profit on top.

High interest rates and rents have led to housing companies being uncertain enterprises for those without their own capital, especially when economic conditions fluctuate. High interest is defended on the grounds that losses in lending are large, but money itself is to blame for this. An example clarifies the matter.

The construction value of a modern two-room-and-kitchen apartment in a stone building equipped with conveniences is approximately 200,000 Finnish marks, with a monthly rent of 1,500 mk. Annual rental income is therefore 18,000 mk. Interest on the capital at 6% amounts to 12,000 mk. This leaves the entrepreneur 6,000 mk for amortization, repairs, and maintenance — that is, one third of the annual rental income. The interest on the capital invested in the apartment thus claims the largest portion of its rental income. This demonstrates how money preys on labor when it becomes the dominant factor and labor is subordinated to its service.

In National Socialism

National money builds the economy on an entirely different foundation. Money serves only as an instrument and servant of labor, not as an end in itself as in the international financial economy. National Socialism constructs the economy on a solid and durable base. It liberates labor and the fruits of labor from the predation of money.

Regarding the rent level, National Socialism reasons as follows: The rent level must not be subject to the mostly artificially created fluctuations that occur under free competition. There are no forces at work that, through the power of money, generate economic swings that undermine rent stability. Consequently, there is no fear that credit tied to buildings carries a risk of loss. National monetary policy can therefore provide credit at very low interest. This does not mean that the interest rate is the same in all areas of production.

However, National Socialism holds that because people must live in cities for their work, the rent level must be as low as possible. There is no more effective way to strongly reduce rents than by arranging cheap credit for construction. The actual real entrepreneurial profit will, of course, still be reflected in rents, but it amounts to very little compared to the burden imposed by international finance on the rent level.

We can imagine what a tremendous change in the rent level would occur when national money begins to serve construction companies. By directing cheap credit, for example, to a few dozen housing companies where the residents themselves own the apartments, the effect would immediately spread to all building rents. Interest on credit tied to buildings would fall at once across the board. Since no credit losses occur, all other lenders would also find it worthwhile to offer cheap credit.

Let us take the apartment mentioned earlier as an example again. National money grants credit at, for instance, 2%. This means an annual interest of 4,000 mk on a 200,000 mk capital. Rents would therefore fall by 44.4% on this basis alone. The rent for the above apartment could be 10,000 mk per year instead of 18,000 mk. By paying the current rent, the apartment would become fully owned by the occupant in about twenty years.

Banks

In Democracy

In democracy, free competition and international finance belong together. Money has been made into an end in itself and a force that controls the entire society. Money determines what may be produced, whether it is a product of the spirit or of material things. On this foundation, credit and banking have also emerged in democracy. Banks are business enterprises whose goal is to profit from the people's labor. Through savings propaganda, they collect money and invest it where they expect the best return. Banks generally receive compensation in the form of interest, but there are also other forms of compensation.

Banks may be direct or indirect owners of companies or business operations, in which case the material result is even better. It is natural that banks suffer credit losses, and therefore it is said that correspondingly higher interest must be charged. But credit losses are a consequence of the instability of economic life and of the fact that money is expensive and is invested where the best interest can be obtained. Even if one is cautious and obtains all possible collateral, losses still occur.

And all this stems from the fact that money does not serve labor, but is its beneficiary, and furthermore from the fact that economic life is so unorganized that speculation is possible, business cycles can be created that benefit the speculator but harm the common good, and goods can be produced that are not needed and for which credit would not be granted under healthy conditions. Blindness and selfishness thus themselves cause the credit losses. In such conditions, the influence of banks on public opinion and even on politics is entirely possible. Thus, power is tied precisely to money, with which both economic life and spiritual resources can be controlled — a money power is born.

The most unfortunate thing is that this stands above the state itself, which is dependent on this power factor. In this way, a supranational money power is born that, independent of the forms of democracy, determines the course of life in society. The great masses of the unemployed, the underpaid, and those suffering from the uncertainty of life feel this bitterly in practice. It is a natural consequence of the democratic banking and general monetary economic system. What

blindness it is that the creation of creative work is dependent on money, which is controlled by the bank — a business enterprise whose objectives include profiting at the expense of the suffering of creative labor.

In National Socialism

In National Socialism, banking is based on national money. Economic life is independent of international high finance and its loans, not to mention that it could bind the people's labor with credit and determine the political direction and course of life of the nation. Money is only a medium of exchange, not an end in itself. Labor does not serve money, but the opposite. On this foundation, a national monetary economy and banking policy are built. Banks serve only as providers of credit for labor. Such work whose products do not satisfy the needs of the people cannot receive credit, and such products should not be produced at all in general. Saving is natural also in National Socialism, but it does not mean that money is collected for selfish purposes and that the power arising from its control is used against the common good.

Interest is natural, but its level depends on what the various sectors of economic life, as producers serving the people, are able to pay. Industry is usually able to pay more than agriculture. Similarly, building loans must definitely be very cheap. In National Socialism, economic life is serious; booms and busts created in a spirit of speculation are out of the question. No unnecessary production may arise. This certainty is guaranteed by the healthy organization and spirit of economic life. Thus, no credit losses arise either. This means that interest can be significantly reduced on that basis as well.

Banks cannot and must not finance work that does not serve the common good. Totally ruled out is the banking system, separate from state power, exerting any pressure on public opinion. State power is the master of money. If a private bank errs and serves purposes foreign to the common good, state power, as the holder of the national monetary economy, can easily bring the matter into order, for there is no money power above the state. Since in the national monetary economy there will never be a lack of money for creative work that serves the people, there will also be no unemployed, underpaid, or destitute people through any fault of their own.

Banks are necessary also in National Socialism, but they are servants of labor, not its beneficiaries. A national monetary and banking system is possible only in a National Socialist society. This means that society must adopt a new worldview in its entirety, along with the system and spirit it requires, before national money can fertilize creative labor that serves the entirety of the people.

Standard of Living

In Democracy

In a system based on free private competition, as in all democracies, the standard of living cannot be stable. If it were, it would be contrary to nature, because profiting at the expense of others belongs to free competition. Whoever is more vigorous will attempt — and the system even allows and encourages it through their actions — to have their own contribution valued as highly as possible, both in economic and spiritual life. This vigor is in many cases based on

money. With it, the financially weaker can easily be suppressed, after which the strong reaps the financial gain and additionally acquires prestige and honor.

But this result, prestige, and honor mean for the great masses of consumers in democracy that the prices of goods rise. This creates an increase that consumers have to pay. Soon a new bulge appears somewhere else, and so on indefinitely. It is natural that wages must therefore also be raised in an attempt to acquire these more expensive products. Thus, in democracy there is a constant race in raising prices.

This means not only a rise in the standard of living but also its uncertainty. We can currently observe in our own country how, even though official rationing exists and there is the possibility of perfecting it, the standard of living is still completely unstable and moreover uncertain, which weighs heavily on the low-income population. Our opportunities to obtain supplies are known in advance, or at least that information can be obtained well in time, but despite this we are unable to organize the standard of living to be stable and secure, which would be the hallmark of healthy life. A system built on a wrong foundation and on an unnatural valuation of life can never create stability in the standard of living.

In National Socialism

National Socialism builds life on a different foundation. It sees the people as a whole. The contribution of individuals is evaluated according to how they are able and willing to serve the whole. A factor that builds its success on the suffering of others must not be allowed to influence society. Just as the new worldview sees the nation as a totality, it also clearly understands that the conditions of life, goods, and supplies form a connection in which they must stand in a certain relation to each other and to the whole. If even a single commodity is allowed to exert arbitrary influence and benefit its owner at the expense of others, the balance is broken and the whole suffers. All commodities must stand in a certain relation to each other.

For example, the price of a farmer’s plough must not fluctuate, because it already changes the price of grain and disturbs the balance of all commodities. It is the task of society — that is, the state authorities — to create the conditions for a secure and fixed-price supply of raw materials. Not even the price of imported raw materials may affect the relation of commodities to each other. National Socialism is built on national money.

This means that money is not a factor in society that, in the hands of some selfish speculator — as is very common in democracy — could create its own business cycles, by which it could profit from the suffering of others. No race in raising commodity prices can arise; this is prevented by national money and the spirit that serves the national community, which is the determining factor in all areas of life. Stability and security of the standard of living in National Socialism are as natural as they are unnatural in democracy.

Concluding Words

Reader, whoever has read the preceding 21 chapters without prejudice has surely been able to conclude that the purpose of this book has been to awaken the Finnish reader to the realization

that democracy is by no means a flawless form of life, nor one that could not be improved upon. The development of society ceases at the moment when we no longer dare to look truth straight in the eye, however bitter it may be.

We must learn to understand that the people itself — the Finnish national community — its success and its future, are the main thing. When democracy has been praised, we have always fallen into its outward forms; these forms have been made the goal itself, while the people have been left as a secondary factor.

National Socialism is built on great ideals, on a worldview whose core and all-encompassing principle is the immutable law of the common good. The interest of the whole stands above everything else. Every individual must see the people as a totality, of which he is merely one member. He has value only to the extent that he is able and willing to live and act for the benefit of the national community.

The individual is bound to the community, and only because of this does his work and property have meaning. The community is eternal; the individual is not. The community is the foundation upon which even the success of the individual is built! The Finnish national community, its success and its eternity! These are the goals worth striving for. National Socialism seeks nothing else than to open the way so that the Finnish national community, Finnish national spirit, and Finnish labor can achieve their rightful place. The honor of labor is the honor of society. Unemployment and the undervaluation of work are phenomena that do not belong in healthy conditions. A Finn for whom the strong future and success of our people are goals has no right to remain on the sidelines as a mere spectator. Such an attitude does not benefit the Finnish people, but it does benefit those who live at the expense of the working people. Only active thought and work for the good of our people will produce results. It depends on us whether the rising generation will have stability and security in life before it, and whether the Finnish people will have eternity.